Mark Twain is said to have noted that, "Everyone talks about the weather, but no one does anything about it." Now, as eastern Nebraska experiences some of the coldest October temperatures on record, there may be something you can do -- protect yourself from weather's extremes by making your home more energy efficient.

As you prepare for what could be a long winter, now is a good time to consider ways to maximize your home's energy efficiency. Weatherization improvements can mean significant savings for a household over time, while helping conserve important natural and community resources at the same time. Increased energy efficiency also advances a smart national energy strategy, making the most of our domestic energy sources.

Recognizing the potential benefits of increased energy independence, resource conservation, and lowered energy costs, the federal government is now providing tax incentives that can help you pay for energy efficiency efforts. Some of these incentives can provide considerable savings in the form of tax credits on the cost of weatherization projects.

Tax credits are available on everything from insulation and roofing to new windows and doors. Also eligible are larger projects like installing solar panels, geothermal heat pumps, and even small wind turbines. The size of the project determines the amount of the credit. For instance, a credit of 30 percent of the total cost of the project is available for the installation of geothermal, solar, and wind systems. For insulation projects and window and door replacements, as well as water heater replacements, credits of 30 percent of the cost are available, up to \$1,500.

To be eligible to receive the credits, the energy projects must have been or must be "placed in service" at any time from January 1, 2009, to December 31, 2010 (geothermal, solar, and wind projects are eligible through 2016). A full listing of tax credits available for homeowners making energy efficiency improvements can be found at energystar.gov/taxcredits.

This time of year we all remember the famous saying in our part of the country: "If you don't like the weather in Nebraska, just wait 15 minutes and it will change." As we've been greeted by cold very abruptly this year, now is as good a time as any to consider your options, potentially using the help of tax incentives, in making your home more energy efficient.